

Certificate Number: 12490-OR-DE-016381027  
Bankruptcy Case Number: 11-36492



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 20, 2011, at 3:14 o'clock PM CDT, Jeff Atkins completed a course on personal financial management given by internet by Dave Ramsey's Debtor Education, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Oregon.

Date: October 20, 2011 By: /s/Nichole Kiszla

Name: Nichole Kiszla

Title: Administrative Assistant

Certificate Number: 12490-OR-DE-016381042  
Bankruptcy Case Number: 11-36492



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 20, 2011, at 3:14 o'clock PM CDT, Mary Atkins completed a course on personal financial management given by internet by Dave Ramsey's Debtor Education, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Oregon.

Date: October 20, 2011 By: /s/Nichole Kiszla

Name: Nichole Kiszla

Title: Administrative Assistant